

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Janine L. Garcia
Debtor

Case No. 18-02232-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: PRatchfor
Form ID: ntnoshow

Page 1 of 2
Total Noticed: 24

Date Rcvd: Sep 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2018.

db
5066380 +Janine L. Garcia, 124 Berwick Heights Road, East Stroudsburg, PA 18301-1802
BANK OF AMERICA, PO BOX 31785, TAMPA, FL 33631-3785
5066381 +BARCLAYS BANK, PO BOX 8803, WILMINGTON, DE 19899-8803
5086023 Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
5066382 +CBNA/HOME DEPOT, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5070385 +DITECH FINANCIAL LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202,
Fairfield, NJ 07004-2927
5066383 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
(address filed with court: DITECH FINANCIAL LLC, 332 MINNESOTA ST, STE 610,
SAINT PAUL, MN 55101)
5066384 EAST STROUDSBURG BOROUGH, 24 ANALOMINK STREET, EAST STROUDSBURG, PA 18301-2801
5066385 +ESTATE OF CANDIDO ATAIDE, HIGGINS & WALTERS, LLC, 26 NORTH SIXTH STREET,
STROUDSBURG, PA 18360-2152
5066386 +KML LAW GROUP PC, MATTHEW K. FISSEL, ESQUIRE, 701 MARKET STREET, SUITE 5000,
PHILADELPHIA, PA 19106-1541
5066390 +PNC BANK, 2730 LIBERTY AVE, PITTSBURGH, PA 15222-4747
5066389 +PNC BANK, PO BOX 5570, CLEVELAND, OH 44101-0570
5066391 +PNC BANK, PO BOX 747006, PITTSBURGH, PA 15274-7006
5108649 +PNC BANK, N.A., P.O. Box 94982, Cleveland, OH 44101-4982
5066392 PPL ELECTRIC UTILITIES, 827 HAUSMAN ROAD, ALLENTOWN, PA 18104-9392

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5092302 E-mail/Text: bankruptcy.bnc@ditech.com Sep 19 2018 19:14:34 Ditech Financial LLC,
P.O. Box 6154, Rapid City, SD 57709-6154
5066387 +E-mail/Text: MKnitter@monroecountypa.gov Sep 19 2018 19:15:05
MONROE COUNTY TAX CLAIM BUREAU, 1 QUAKER PLAZA, ROOM 104, STROUDSBURG, PA 18360-2141
5066388 E-mail/PDF: pa_dc_claims@navient.com Sep 19 2018 19:20:17 NAVIENT,
DEPT OF ED LOAN SERVICING, PO BOX 9635, WILKES BARRE, PA 18773-9635
5093670 E-mail/PDF: pa_dc_claims@navient.com Sep 19 2018 19:20:16
Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635,
Wilkes-Barre, PA 18773-9635
5091433 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 19 2018 19:19:21
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5067707 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 19 2018 19:18:35
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5066393 +E-mail/PDF: gecsedirecoverycorp.com Sep 19 2018 19:20:05 SYNCB/PAYPAL SMART CON,
PO BOX 9650005, ORLANDO, FL 32896-0001
5066394 E-mail/Text: bkrcy@ugi.com Sep 19 2018 19:15:22 UGI UTILITIES INC, PO BOX 13009,
READING, PA 19612-3009
5088885 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 19 2018 19:18:43 Verizon,
by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +DITECH FINANCIAL LLC, RAS CITRON, LLC, 130 CLINTON ROAD, SUITE 202,
Fairfield, NJ 07004-2927
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
J. Zac Christman on behalf of Debtor 1 Janine L. Garcia jchristman@newmanwilliams.com,
mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Kevin BATTERY on behalf of Creditor DITECH FINANCIAL LLC kbattery@rascrane.com
Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov
United States Trustee ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 1 Janine L. Garcia
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newman
williams.com

TOTAL: 8

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Janine L. Garcia,
aka Janine Garcia, aka Janine Louise Garcia, fka Janine
Ataide,

Debtor 1

Chapter 13

Case No. 5:18-bk-02232-RNO

Notice of Intention to Dismiss Bankruptcy Case

Section 343 of the Bankruptcy Code (11 U.S.C. § 343) requires debtors to appear and submit to an examination under oath at the meeting of creditors held under Section 341 of the Bankruptcy Code (11 U.S.C. § 341). The failure to appear at the Section 341 meeting of creditors is grounds for dismissal of the bankruptcy case.

The court's docket indicates that Debtor 1 failed to appear at the scheduled Section 341 meeting of creditors.

Accordingly, the Court intends to dismiss the bankruptcy case of Debtor 1.

Any debtor opposing dismissal must file an objection with the Court on or before **October 10, 2018** explaining the failure to appear at each scheduled Section 341 meeting of creditors. Any creditor or party in interest that opposes this dismissal must file an objection with the Court on or before **October 10, 2018**.

If no objections are filed by October 10, 2018, an Order will be entered dismissing the bankruptcy case of Debtor 1.

Address of the Bankruptcy Clerk's Office:
U.S. Bankruptcy Court
274 Max Rosenn U.S. Courthouse
197 South Main Street
Wilkes-Barre, PA 18701
(570) 831-2500

For the Court:
Terrence S. Miller
Clerk of the Bankruptcy Court:
By: PRatchford, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: September 19, 2018

ntnoshow (07/18)